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CHICAGO
THROUGH THE EYES OF BUSINESS

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DRIZZLY MORNING IN CHICAGO

Samuel Chamberlain

CHICAGO — THROUGH THE EYES OF BUSINESS

AN INTIMATE VIEW OF
THE REAL CHICAGO, AS
REVEALED BY THOSE WHO
KNOW THEIR CITY AND
REALLY UNDERSTAND IT

PUBLISHED BY
CHICAGO BETTER BUSINESS BUREAU, INC.
CHICAGO

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CHICAGO BETTER BUSINESS BUREAU, INC.
Chicago

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A Resume of the Work of the Chicago
Better Business Bureau

Frontispiece by the courtesy of
CARSON, PIRIE, SCOTT GALLERIES

10079 P

BETTER BUSINESS FOR CHICAGO

Dinner

APRIL
NINTH
1·9·3·0

STEVENS
HOTEL
Chicago

Post Prandial

GEN. ABEL DAVIS
TOASTMASTER

Invocation . . . . . THE REV. DOUGLAS A. CORNELL

The Better Business Bureau—A Civic Institution . . .
ELMER F. WIEBOLDT
President Chicago Better Business Bureau

My Chicago . . . . . JAMIE HERON

Chicagoans of the Future . . . *Eagle Scout* FRED NOVAK

The Soul of Chicago . . COL. ROBERT ISHAM RANDOLPH
President Chicago Association of Commerce

Chicago's Responsibility Today . . WALTER A. STRONG

A New Day for Chicago . . AMBASSADOR CHARLES G. DAWES
(By radio-telephone from London)

Chicago as the World Sees Her . . . FRANK F. WINANS

Menu

SUPREME OF GRAPEFRUIT, PINEAPPLE AND ORANGE
AU MARASCHINO

STRAINED CHICKEN GUMBO EN TASSE
BUTTER CRUSTS

MICHIGAN CELERY EN BRANCHE
MIXED JUMBO CALIFORNIA OLIVES
SALTED ALMONDS AND PECANS

MEDAILLON OF LAKE SUPERIOR JUMBO WHITEFISH
MAITRE D'HOTEL
POMMES-HOLLANDAISE

GRILLED BEEF TENDERLOIN
FRESH MUSHROOMS, SAUCE BEARNAISE
NEW STRING BEANS AU BEURRE

COMBINATION SALAD SPECIAL, COLCHESTER
SALTINE CRACKERS

SPUMONI ICE CREAM FANTAISIE
PETITS FOURS MIGNARDISES

DEMI TASSE

THIS DINNER is sponsored by the Chicago Better Business Bureau in cooperation with other civic and business organizations as a coordinated demonstration of Chicago business men to draw attention to the fact that Chicago is a good place in which to live and conduct business.

THAT YOU MAY KNOW CHICAGO

✣

THIS BOOK comes to you who love Chicago, or would love the great sprawling city by the lake if you knew it and understood it.

From trading post to metropolis

It comes from men who have devoted their lives, their labor and their brains to make Chicago what it is today, a metropolis which has risen from a trading post to a position commanding the attention and the interest of the world. That fact is the keynote of Chicago's civic character.

Chicago's reputation

You are invited to pause for a friendly visit through these pages with the business man of Chicago while he talks to you about his own home town.

It is high time the business man talked about Chicago and told the truth about the city for Chicago is suffering from the sins of exaggeration. Regardless of who is to blame, Chicago has acquired a bad reputation. The members of the Better Business Bureau realize that the time has come to care about what the world thinks of the city for the city's bad name has ceased to be a joke. It is a detriment to community welfare. Not only does it injure the city's good name; it affects property and business.

The business men who are members of the Better Business Bureau in cooperation with other civic bodies, have determined to rescue the city's good name — not to gloss over crimes and deny facts, but to produce facts and tell the truth. The truth is that Chicago is a prosperous and industrious city where life and property are as safe as anywhere else, where rewards for hard work and decent living are as great as in any other community.

Its business leaders

THE CHICAGO BETTER BUSINESS BUREAU was organized only three years ago. It operates for the protection of the public and business alike. It is supported by

The Better Business Bureau

business men for business men and for the public, as a protection against swindlers and thieves.

It is a non-profit organization and its purpose is to maintain and increase public confidence in advertised merchandise and to promote sound, honorable methods of selling. Today its members feel that its duties rightly extend beyond the protection of trade within the city to the protection of Chicago's good name. That protection must be secured by the dissipation of the bad reputation which is destroying faith.

By protecting business enterprises from unfair and deceptive trade practices, and

by guarding the public against exploitation the bureau builds the good name of Chicago as a trade center. That good name must be preserved by guarding the city from further misrepresentation.

Chicago's good name

Starting with only a manager, a stenographer and a little office, the bureau has expanded into a departmental organization, with twenty-five employes, occupying a suite of six rooms. Its director, instead of being a glorified policeman, has become the director of a great cooperative industrial movement, working for the protection of the buying public. Its members, as they have noted the diversification of the service the bureau is called upon to render the public, have discovered that it is just as

important for the world to think well of Chicago as it is to respect its business establishments. They have dedicated themselves to the task of dissipating the city's recent ugly reputation by a frank presentation of the truth about the city.

Glories and faults of youth

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THE spirit of Chicago is that of an enterprising, energetic youth and the way of all youth is to talk about itself. With pardonable and understandable pride Chicago, still in the grip of growing pains, has told the world about its victories and glories, and has not hesitated to talk right out about its faults. The love of the city and a wonder which it breeds in the hearts of all who enter into its life has

inspired its citizens to carry the story of Chicago across the world and as is the lot of any subject which commands attention, perfections and faults have been blazoned side by side.

Vices and virtues

Artists, educators, politicians, policemen on their beats and preachers in their pulpits, reporters and reformers and night club hostesses, society leaders and alky cookers — Chicagoans all — have talked about Chicago, each from his own viewpoint, to a world that finds every story an added chapter to the epic tale of America's growth.

Since trading post days, the city has stimulated the imagination and held the interest of all people. The surging, rapid

Adventurous growth

growth of the wind swept, lakeside town makes every word about it fascinating, even to those to whom Chicago is but a name, for the story of Chicago is the saga of America.

While other cities enjoyed a quiet, steady growth, progress here has been marked from the first by trials and vicissitudes that focussed the attention and made tongues of the nation wag. Chicago has always provided material for Mrs. Grundy's tattle. Just when pioneers wending their hazardous way westward had come to look to the little settlement, nestling beneath the shadow of Fort Dearborn, as a safe refuge after the trials of the long trek across the wilderness,

word flew forth of a horrible massacre at the very gates of the fort. That was a national calamity for Chicago was the last outpost against a wilderness that stretched to the north, the south and the west. The town survived its first disaster and pioneers regained their faith.

In the face of all calamities

The prairie town had barely reached a city's standard with banks, paved streets, hotels and industries to rival older neighbors, when the great fire burned out its heart. A greater city rose from the embers to challenge flagging faith.

So many new standards have been set, so often is the superlative applied by visitors, small wonder that the people of a town where life moves so fast and every

A city of superlatives

day brings changes, have become accustomed to extreme statements and have allowed the superlative to be attached to faults as well as virtues.

As Chicago boasted of her infant industries which cover more acreage than any other industrial center, she sniffed unpleasant smells upon the winds that blew across the factories and those odors were reviled as the foulest any city ever bred.

The first skyscraper, the Tacoma building, was erected in Chicago. The new merchandise mart, built on air rights, over railroad tracks, is the largest building in the world. Chicagoans took those buildings for granted, and when they saw beautiful new buildings blackened by

smoke, they declared Chicago smoke the grimiest soot that ever dimmed a skyline.

For her city dwelling millions, the most extensive and the most beautiful park system in the world was created. Visitors praised the miles of green vistas that wind about the city. When now and then a man elected to public office did not prove trustworthy, Chicagoans raised their voices in lament to denounce municipal affairs as the most corrupt that ever cursed a community.

Unsurpassed park system

While she admired the gothic spires and buttresses of the University of Chicago, enhanced in beauty by fast growing ivy planted to hasten scholarly antiquity, Chicago's eyes fell upon nearby mean and

Geniuses and gunmen

dreary streets, where crowded families dragged out a drab existence, and the city at once bewailed her tenements as the sorriest slums extant.

Chicago boys, over night it seemed, became financial geniuses and leaders in world affairs. Little wonder then, when other boys grew up to become thugs and gunmen, Chicago berated them as the most vicious criminals who ever harassed a city and admitted their crimes to the world.

If a city can have a human personality, Chicago's is that of a frank, ambitious youth for whom life moves with a rush, who finds so much work to do that no time is left for choosing words; a youth who has not yet learned the fine art of glossing over sins and mistakes.

CHICAGO! Growing, glowing, noisy, wind swept Chicago, with her towers and her parks, her squalor and her dust! A prodigy among cities, so acclaimed by friends and foes—a city that so grips the imagination and the curiosity that all who know her talk about her. Everyone who knows anything at all about Chicago has presented his impression to the world. Everyone has talked about the city except the business man. He has been too busy making the city worth talking about, and yet he alone knows and understands the city for what it really is.

Chicago's personality

No community has more to offer the average man. In no large city are general living conditions more pleasant than in

A city of homes

Chicago. It is a city of homes above the average of the usual crowded metropolis. No city can offer more in the way of business opportunity than those open to the average man and woman in Chicago.

To what end does a city erect buildings, pave streets, dredge harbors and develop industries, but to provide honest work and decent homes for fathers and mothers and children, that they may find life a little easier, may find new fields for achievement and contentment? The end to which any city is built—the mark of its success—is what it provides in work and in homes for its people.

Measured by this standard Chicago is a great city. It is that city which its business men know and which the world

should know. The glittering Gold Coast is but a shining rind upon the edge of the city. The slums are but a dull streak across its face. Its gangsters are but a tiny handful of misfit individuals attracting undue notice to themselves by their spectacular noise and clamor. The real Chicago is a city of miles and miles of streets of quiet homes, flanked by peaceful suburbs. Its people are busy men and women, boys and girls, whose hours are crowded with normal interests.

For normal people

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CHICAGO'S location and the speed with which the city has grown have combined to make it the finest home city of the continent. The level plains surrounding

With room to breathe —

the original town site have given limitless room for the extension of residential as well as industrial districts. While other cities have been confined between rivers and rocky hills, Chicago has a level plain over which to spread so that every man may claim his little share of sky and grass and garden plot.

Within an hour of any business center one may find quiet rural life, the neighborly bustle of small town suburbs, conservative city streets of houses and apartments, or de luxe dwellings in hotels of the most modern trend. Suburban train service, bus lines, elevated and street car lines have cut distances until the country lies as close to business centers as does the lake shore hotel district.

Within walking distance of any Chicago home are parks and playgrounds city supervised, with free tennis courts, skating ponds and ball grounds. Municipal golf courses are maintained in several city parks. The lake front has been saved as a playground and more than twenty miles of beaches patroled by life guards and coast patrol are thronged by thousands every summer day.

Room to play —

Little inland lakes with which the Chicago region abounds and the miles of lake shore to the north and east make it possible for even the city's poor to enjoy outings not possible to dwellers of other cities less fortunately located.

The future increase in population and further extension of city boundaries have

—and room to grow

been kept in mind. Tracks of forest land far beyond the present city limits have been reserved for parks against the time when Chicago's growth will extend the city boundaries far beyond their present confines.

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THE first school, with seven pupils, was opened in 1816, in a small two story frame building, formerly used as a bakery, at Michigan avenue and the Chicago river. The city schools have expanded until today there are three hundred and sixty-five public schools, with more than thirteen thousand teachers and almost a half million students. Critics will point to the fact that the schools are over-crowded. They

are, and always have been. Chicago's school population has always increased faster than contractors can erect buildings.

An educational mecca

Community centers, Americanization classes, and playgrounds contribute toward the welfare and education of Chicago children and adults. Within greater Chicago are four great universities—the University of Chicago, Northwestern University in Evanston, Loyola and De Paul—and more than two hundred private schools and academies.

Industries and schools have claimed their share of public attention but few realize that Chicago is the home of more church centers and schools than any other city. There are more than seventeen

Crossroads of the world

hundred churches in the city with more than half the city's population registered within their congregations. Every faith of mankind has places of worship. Cathedrals and churches world famed for their beauty of architecture and for the prominence of their pastors rear their spires from the loop district to the farthest suburb.

CHICAGO is the vital capital of the American middlewestern empire. She has been called the natural capital of the continent. The tremendous growth of the city is due to its geographical location and the fact that it came into being as an outpost of a colonization which flowed its way, drawn by the untouched resources

of the virgin empire of central and western North America. One glance at a map of the United States shows Chicago's location designed by nature as the cross roads of the nation which it is today. Water, rail and air transportation have naturally found it the logical focal point of industrial traffic.

Where all roads meet

Within eighty years Chicago has become the greatest railroad center in the world. A steel web of railroads extends north, south, east, west, into Canada, to the Gulf, with networks of continuous rails along Atlantic and Pacific seaboards. One must change cars at Chicago for swift trans-continental travel, north and south, or east and west. Fifteen hundred passenger

An inland seaport

trains leave Chicago each day. Sixty-two trains each hour — better than one a minute! A survey of an average week day in May, 1926, showed that between seven o'clock in the morning and seven at night, more than one hundred thousand suburban and almost sixteen thousand through passengers were brought into Chicago by rail, while almost ninety thousand suburban passengers and fourteen thousand through passengers were taken out of the city.

Chicago is an inland seaport, freighters arrive and leave regularly for foreign ports of call. Chicago first entered into overseas trade when the first meat packer, Gurden S. Hubbard, discovered that he

could safely ship pork meat to England by packing it in salt. President Hoover once said that fifty percent of the foreign trade of the United States could be credited to the Chicago district because of its population and the number and size of its industries.

Airways and highways

Paved highways have made Chicago a new traffic center as the popularity of travel by motor-bus has increased. In Chicago one may board a bus for Canada, Florida, California or the Atlantic seaboard. Air travel too, has centered here. The municipal air port is but one of a dozen or more landing fields scattered about Chicago and adjoining counties. Chicago capital has been poured into com-

mercial aviation projects and Chicago business men were among the pioneers in making use of the air for commercial transportation.

Early industries

From the year of its incorporation as a town, Chicago has been a factory and industrial center. Soon after John Kinzie built the first house of the settlement, deer meat was packed and sent by boat to New Orleans. For a time, a meat packing house on the north bank of the river was the only industry. Within thirty years of the founding of Chicago factories had been established for tanning hides, manufacturing flour, soap, glue, wine, and beer. Today there are about one thousand factories in Chicago, including

three hundred and fifty types of manufacturing, employing a half million people. Meat packing has continued from the first to be the city's greatest industry.

To feed the nation

Chicago lies in the center of the nation's food producing district. The most extensive corn fields in the world lie about it. The city is a great center of bakery and dairy products. Canned fruits and vegetables, macaroni, chocolate and cocoa products, and ice cream are among the food products produced for local and national consumption.

SINCE its founding Chicago has been a shopping center of national importance. The trapper came in once a year for his

Commercial importance

provisions and clothing. Cattle kings from Texas and Montana came to Chicago to sell their stock and spend their money, taking pianos and silk dresses back to their wives, along with the stories of the elegance of the new three and four story hotels. Chicago today draws not only commercial traders but personal shoppers for hundreds of miles around. This great influx of money, together with the fortunes spent daily by Chicago people in the loop and neighborhood stores, is great enough to pay off the war debt of a small kingdom. The responsibility which business and the city owes to this great army of spenders who bring their earnings to the Chicago merchants

is protected by the Better Business Bureau which for the past three years has waged a ceaseless war against unfair advertising, crooked promoters, swindlers and thieves.

Shopper is protected

The Chicago shopper is given the best protection in his buying that any city can provide. The bureau records are open to every citizen who wants the assurance that when he buys in Chicago stores, he will get full value for his money. A free bureau of advice concerning the soundness of advertised investments is maintained for the public and business men alike. The commercial importance of this work of the Better Business Bureau is significant. Not only are the rights of the people who spend their hard earned money

protected, but the honest merchant is safeguarded from the unfair competition of white collar bandits, those unscrupulous merchants who destroy business confidence by fraudulent merchandising and advertising.

Midwest retail capital

The old adage that "Men make their money elsewhere but spend it in the east" no longer holds true in the middle west, as Chicago has expanded and become a retail center. A little general store which once stood at Lake and State streets, is now the largest merchandising institution of its kind—the ancestor of the department store. State street shop windows are known the world over and names once sacred to exclusive shops of the Rue

de la Paix and Bond street twinkle chastely from suavely elegant doorways of Michigan boulevard.

Amusement

While the radio as a home institution was yet young, boys and girls from Tucumcari to Bangor danced to the tune of Chicago orchestras. Housewives in Medicine Hat and Shreveport pause in their morning rounds of duties to jot down a reminder to send a check by the next mail for bargains broadcast by Chicago stores.

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SECOND only to Broadway is the brilliance of Randolph street at theatre time and within the past year new plays produced here, have found their way to Broadway success. Producers, when sure of

Century of Progress

the success of a new production, organize a complete Chicago cast while assembling an eastern one. Chicago motion picture houses were the first to set the present standard for luxury and magnificence.

The modern spirit of industry and its cooperation with science will be the keynote of the Exposition of a Century of Progress which Chicago will stage in 1933 on the lake front to celebrate the centennial of the city. Chicago is building a chain of islands along the lake front where the buildings of the exposition will be erected. They will extend in a blaze of glory beyond the stately classic outlines of the Field Museum, the Art Institute and Shedd Aquarium which

now stand as temples to art and science upon the lakeshore.

Art and Education

The finer things of life have not been forgotten in the rush of business development. Age old masterpieces of painting and sculpture are viewed every day by workmen, school children, art lovers and out of town visitors at the Art Institute where some of the most precious art treasures of the world are sheltered. Our commercial and fine art schools have trained artists who are now famous, and boys and girls come here from every state of the union to study.

The late John G. Shedd left three million dollars for the erection of the aquarium on the lake front, which bears

his name. Here are exhibited almost every fish known to science. The building, of marble, is the most beautiful and the largest of its kind and specially equipped cars are sent the world over to secure specimens for the tanks that flank the great rotunda.

The Field Museum, founded in 1893 by Marshall Field, is dedicated to the cause of education and is operated by the city. It is recognized as one of the greatest four or five scientific museums of the world.

The imposing edifice now being erected near the Shedd Aquarium and the Field Museum, on the lake front, is a planetarium and astronomical museum presented

to the city by Max Adler. Here visitors will be able to view the heavens, as a great theater where the motions of the heavenly bodies and phenomena which result from them, are presented. The mysteries of "The Heavens above, the Earth beneath and the Waters under the earth" may be studied by Chicago boys and girls through these great institutions provided for the city.

Opera

THE dream of every community where culture is valued has been realized in the new home of the Chicago Civic Opera which rears its beautiful towers above the Chicago river at Madison street. Here for the first time in the history of

the art, a great opera company is housed in its own income-producing building.

Music

The Chicago Symphony Orchestra is world famous. Renowned are the terms of summer opera when famous singers are heard at Ravinia Park, north of the city, where families picnic beneath shady trees and listen to the sweet strains of "Aida" on summer evenings.

The list of offerings which Chicago makes to its people grows too long for one short treatise. A school boy may travel around the world and back, within a summer's vacation, if he avails himself of all the cultural offerings to be found within the city limits. He may walk through Chicago streets and catch glimpses

of the old world, hear every foreign tongue, wander into districts that are cross sections of almost every nationality of the globe. The finest in sculpture, paintings, music, is his for the seeking. Ships at the wharves bring salty overseas odors from foreign lands and great ore boats and freighters ride the waves of Lake Michigan, a parade of commerce past Chicago's front door.

A world within a city

Parks and playgrounds, lakes and beaches, the city has provided with lavish hand, and with all the pleasures and the luxuries which are available to poor and rich alike the city gives its children that blessed assurance that there is work to be done and open doors to every youth who grows

to manhood, who has the will and the desire to take and make good use of the opportunities which Chicago holds out to him.

A RESUME OF THE ACCOMPLISHMENTS OF THE CHICAGO BETTER BUSINESS BUREAU

During 1929

BY FLINT GRINNELL

The work of the Chicago Better Business Bureau during 1929 was less spectacular, though the volume of work was greater, than any year since its organization. By this very fact the satisfactory nature of the Bureau's functioning during the three and a half years of its activity is demonstrated, for the more active and successful the bureau is, the less spectacular are its duties and results.

The longer the Bureau operates the more does its service become one of education of the business man on how to benefit business by the elimination of inferior practises. The less police work the Bureau is called upon to do, the greater proof of the benefit to the community of the Bureau's activities.

During the past year the Bureau has steadily and quietly pursued its appointed task, the building and maintaining of a merited confidence in Chicago advertising and business generally, through the elimination of deceptive advertising and unfair and unsound business practises. That this activity has been fruitful is evidenced by the general upgrade on which advertising and selling practises are found today.

The Bureau knows that the majority of business is fundamentally honest and because it knows that, it has no desire to do other than help Chicago dissolve the cloud of suspicion around it arising through carelessness and lack of definite knowledge and to realize its just heritage of a genuine public confidence in a genuinely sound trading center.

The operations of the Bureau during 1929 were spectacular in results only—and that is as we would have it. Few court cases have been necessary, but when they were the Bureau pursued their course unhaltingly to maintain confidence in Chicago and Chicago business men. One by one, advertising and selling prac-

tises injurious either to the public or to competitors or to business itself have been corrected or eliminated until a comparison of Chicago advertising of three and a half years ago with current advertising copy would show startling improvement, although the change has been so gradual, perhaps, as to pass unnoticed except by the trained observer.

Probably the best reflection of appreciation of the Bureau's activities can be gained by the satisfactory increase in support received. During 1929, the membership increased forty-one per cent and the Bureau received the renewed support of approximately ninety-six per cent of those members who originally guaranteed the Chicago Bureau support during its first three years.

The Bureau now assists and cooperates with practically every major trade group, and where needed, added space and personnel are employed to minister to the needs of these groups. The program for 1930 calls for intensification of its activities in at least ten new trade groups hitherto not serviced by the Bureau.

During 1929 the Bureau answered a total of 11,261 complaints and inquiries from all branches of trade. Following is a tabulation of these calls:

	Inquiries	Complaints	Total
Advertising	178	146	324
Agent selling (Territorial)	117	24	141
Automobile (Used Cars)	45	124	169
Beauty Culture	22	10	12
Books and Magazines	337	106	443
Clothing Companies and Stores	73	201	274
Clubs	201	38	239
Coal	37	22	59
Collections and Adjustments	149	34	183
Employment	29	53	82
Furniture, Carpets and Household Appliances	68	200	268
Food	6	6	12
Fur Coats	14	64	78
Fur Farms	185	31	216
Home Work Schemes	113	21	134
Insurance	215	51	266
Investments and Investment Promotions	530	66	596
Jewelry	15	47	62
Laundry and Cleaners	6	22	28
Mail Order, Radio, etc.	255	94	349
Medical Ass'n, Doctors, Patent Medicine, etc.	150	45	195
Movie Promotions	9	5	14
Motor Bus	14	14	28
Optical	13	8	21
Photo Enlargements and Photographers	74	49	123
Piano	10	54	64
Premium and Adv. Schemes	77	43	120
Real Estate	596	492	1088
Radio		392	392
Radio Stations	9	2	11
Schools (Aviation)	401	139	540
" (Correspondence)	166	25	191
" (Miscellaneous)	160	15	175
" (Trade)	665	148	813
Solicitations (Charity, Political, etc.)	556	12	568
Suit Clubs	35	40	75
Stuffed Flats	10	4	14
Tailors	73	34	107
Tipsters	44		44
Vending Machines	24	10	34
Washing Machines	6	42	48
Wholesale at Retail	69	7	76
	5,736	2,940	8,676
Miscellaneous Complaints and Inquiries	2,585		11,261

Advertising always has and doubtless always will demand a large share of the attention of the Bureau. During 1929 the Bureau issued to Chicago merchants 8,483 reports of its findings as a result of investigating advertised goods. In every instance where it was found that the article was incorrectly advertised, the advertiser was so informed and it is gratifying that in practically every instance the advertiser not only took the proper steps to correct the error, but this was usually done without hesitation and in a willing manner, indicative of the value of these reports to the advertiser.

Working with the advertising department is the merchandising department, the function of which is to maintain a surveillance over all merchandising practises and advertising which come within our purview. During the last year the merchandising department of the Better Business Bureau has been able to maintain a more even and constant check on all advertising than in the previous two and a half years. This is the result of the ground work being thoroughly laid during the

pioneering days. Dealer cooperation at present is good and while advertising is not one hundred per cent accurate, we feel that by far the largest majority of advertisers now agree that the principles of the Better Business Bureau operation are sound, sane and a safe standard to incorporate within their own internal organizations.

A substantial part of the work of the merchandising department consists in the rather prosaic job of checking the advertising of each local paper daily for the purpose of discovering untruthful or misleading offerings. Whenever an item is found offered at a price which seems too low, a shopper is sent to the advertising store, to examine or to buy the goods. The merchandise is brought to the office of the Bureau, where it is tested or is sent to the advertiser. The inaccuracy is pointed out and a recommendation is made that future advertising be corrected to conform to facts. During 1929 the Bureau issued 2,732 reports to advertisers on the service rendered by their salespeople. A total of 8,495 reports of Bureau investigations were issued to

advertisers last year, of which only 1,940 reported inaccuracies. By far the greatest number of these inaccuracies applied to textile terms incorrectly used.

The Chicago Better Business Bureau has just closed its second year of activity in the real estate field. In July, 1928, a representative group of real estate men met with executives of the Better Business Bureau to hear of the Bureau's investigation in real estate. Following the statements of facts concerning some of the injurious practises in the field of real estate, this representative group pledged themselves to underwrite a department of the Bureau to operate in the field of real estate for a period of six months. Through its usual sources of publicity, such as newspaper advertising, radio, periodical advertising and such, the Bureau invited the comment from buyers of real estate. The response indicated that trouble existed somewhere. Companies of little or no responsibility were operating "free lot" schemes, "pitching" (the use of the help wanted columns to secure real estate prospects), etc. Salesmen from these companies drifted into other com-

panies of sound policy and before their methods could be detected, injury resulted to customers of these companies. Complaints referred to the state department of registration and education were lost in a maze of political patronage and unorganized internal mismanagement.

At the end of a six months' period during which the Bureau covered and exposed numerous schemes, another meeting of the real estate group was held, and expression of opinion asked regarding the advisability of continuing the work. Individual response indicated a high degree of satisfaction and a pledge was made to continue the work with renewed vigor to prevent damage to public confidence in a period when Chicago real estate was adjusting itself to the oncoming of the city's centennial anniversary.

Although the Bureau's insurance division is less than a year old, its accomplishments are quite impressive in results obtained. Two thousand copies of a special bulletin devoted to an expose of "twisting" have been distributed to the Bureau's subscribers, most of whom

are business executives and large life insurance policyholders.

An educational campaign was waged to warn the public against the evils of accepting rebates and changing policies without the advice of their present insurance companies.

"Twisting"—the practise of inducing a policyholder to drop his insurance in one company, to take out new insurance in another—has occupied much of the attention of the insurance department. Investigations have been made of six different accusations of "twisting." False and misleading statements appearing in advertising of a health and accident company was corrected by officers of the company at the request of the Bureau. Ten separate transactions representing life insurance policies totaling $689,325 have been investigated by the Bureau, after complaints of alleged "twisting" or rebating had been made to the Bureau. Four of these complaints were found to be justified and complete adjustments were obtained by the policyholders. During the year, 215 inquiries were answered and 51 complaints adjusted.

In the summer of 1929, representatives of Chicago broadcasting stations met with the members of the Bureau staff and together they worked out a set of standards of acceptance of radio advertising based on the idea of keeping radio advertising free of the taint of public incredulity and suspicion. These standards were later made the basis for the standard of the National Association of Radio Broadcasters and are today the rule by which accuracy and acceptability of radio advertising is measured by the majority of stations of the United States.

The Bureau maintains a coal department, through the cooperation of reputable coal companies, to protect the public from unscrupulous companies and to insure fair play. The work of the department is not spectacular. Its value lies in two directions. It provides a means for cooperating dealers to keep a constant check on their own performances and a place where bad practises on the part of competitors may be filed with the assurance of investigation. On the other hand, the coal buying public is assured of correct

weights in purchases. It is interesting to note that figures collected by the Bureau show that more than one-fifth of the loads of coal were overweight.

The Better Business Bureau has carried on a constant war against the fraudulent practises of certain unethical Chicago trade schools — in particular some schools which guarantee employment to students upon graduation. In spite of the state labor law which specifically directs the state department of labor to prosecute persons who sell employment without obtaining a license, we find that the activities of the labor department in this direction have been almost nil. Ample laws are on our statute books to prevent the fraudulent practises outlined, but until people and law enforcing officials can be aroused from their lethargy, the Bureau feels that action through our local and state officials to control the bad practises of the unethical trade schools cannot be expected for some time.

Illinois is probably suffering no more or less from the results of the activities of crooked business than is any other similar part of the country, yet it is doubtful

if there is any town in the state where at least one citizen has not been victimized in the last three months. The scheme may have been a "Suit Club"; a free lot scheme; a work-at-home scheme; or a discount club plan — or it may have been one of dozens of other schemes which are being worked daily to the profit of their promoters and no one else.

The Chicago Better Business Bureau is building a gradually increasing file on firms and individuals that are operating perhaps not fraudulent but in a manner which might be described as "shady." Occasionally a file reaches the point where it shows fraud. When this occurs the most appropriate action is taken to put that concern out of business.

Practically every substantial business man in the city of Chicago is tabulated and catalogued in the files or the minds of a changing group of high pressure, slick tongued "white collar bandits" who garner a rich harvest through such schemes as fake protective associations, so-called Judges' associations, questionable police

charitable organizations and political rackets. Testimonial dinners, spurious veterans' associations, advance fee business brokerage, and "police protection" are other schemes whereby the promotor only profits. The Bureau fights these racketeers through publicity of their frauds as well as prosecution.

Comparatively little prosecution has been necessary during the past year. Cases involving absolute fraud are prepared for prosecution and referred to police, city prosecutor, state's attorney and federal government. The outstanding case of 1929 was the prosecution of suit club promotors. This flagrant fraud brought forty complaints and seventy-five inquiries to the Bureau. One attempt at prosecution had failed and suit clubs continued to flourish. But in September, 1929, the Bureau laid the entire file before Deputy Commissioner Stege and Assistant State's Attorney Harry Ditchburne, resulting in raids on the suit club offices and the arrest of the operators. This action forced the promoters out of business and made them

make restitution to complaining witnesses by court order. Suit clubs have been dead since.

Three confidence men and one woman were arrested and two were convicted and given jail sentences. A total of 3,468 inquiries and complaints were handled by the fraud division during 1929.

As an indication of the eagerness with which the Bureau's message is awaited by business men of the city—members of the Bureau staff have addressed nearly 100 groups during the year, representing practically every business and professional field.

Messages of the Bureau have been carried in 47 Chicago and suburban publications which have given space to the Bureau without cost. Five leading radio stations have donated time once a week for broadcasting Bureau messages.

The great number of individual cases handled by the Bureau make it impossible to give a case report in this resume, interesting as are the individual cases. A complete detailed file of each case handled by the Bureau is kept in the office files for reference and the

managers of each division of the Bureau are always ready and willing to talk with every individual who seeks information from the Bureau. A detailed report of the work of the Better Business Bureau during 1929, covering the entire field of activities in a detailed manner, will be placed in the hands of each member of the Bureau and will be given to business men of Chicago who are interested in the service the Bureau gives Chicago business.

While the work of the Bureau should become less spectacular each year, as its work takes effect on business conditions, the success of the Bureau is evidenced by the migration of unethical operators to other fields. The Bureau's presence in Chicago, and the thoroughness of its work in each field surveyed is acting, each year, as a deterrent to the shyster, the "white collar bandit" and the unethical operator. In its most successful service to clean business in Chicago, the Bureau each year finds its work more educational, with less police duties involved.

Future possibilities of the Bureau are limited only by the moral and financial cooperation of Chicago business. We commend to the consideration of those firms not now supporting this work, active participation and assistance in carrying the work forward.

BEN C. PITTSFORD CO